I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on October 23, 2007
TOWNSEND and TOWNSEND and CREW LLP
By: / Stephanie Klepp / Stephanie Klepp

Attorney Docket No.: 020375-002700US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Examiner:

AMENDMENT

Confirmation No. 1082

Technology Center/Art Unit: 1792

Alain L. Bashore

In re application of:

Terry Allen-Rouman et al.

Application No.: 09/516,209

Filed: February 29, 2000

For: ELECTRONIC PURCHASE METHOD AND FUNDS TRANSFER

SYSTEM

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated August 1, 2007, the Decision on Appeal dated July 27, 2007, the Notice of Improper Request for Continued Examination dated September 27, 2007, and the Office Communication dated October 9, 2007, please enter the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.